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PATENT & TRADEMARK OFFICE

Docket No.: O3020.0354/P354
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Yasushi Ogushi

Confirmation No. 4904

Application No.: 10/689,674

Art Unit: 2876

Filed: October 22, 2003

Examiner: D. I. Walsh

For: CARD PROCESSOR

Allowed: August 16, 2004

## APPLICANT'S COMMENTS ON THE EXAMINER'S STATEMENT OF REASONS FOR ALLOWANCE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In the Ex parte Quayle action mailed March 23, 2004, the Examiner stated reasons for allowance. In the reasons for allowance the Examiner characterizes the teachings the prior art of record. Applicants would note that these are the Examiner's characterizations on which Applicant makes no comments.

Applicant agrees in part with the stated reasons for allowance, insofar as the prior art does not teach or suggest the features noted by the Examiner. However, Applicant believes that other aspects of the claimed invention are also not taught or suggested by the prior art of record. Thus, the stated reasons for allowance should interpreted as highlighting only some of the differences between prior art and the claimed invention. As usual, the scope of the claims should be based on the totality of the language of the allowed claims.

Dated: November 12, 2004

Respectfully submitted,

By _____

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